

FEB 8 11 06 AM '01

Indexing Instructions: Lot 239, Section B, Buena Vista Lakes Subdivision, Section 13, Township 4 South, Range 7
8 West, Desoto County, Mississippi

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on the 19th day of April, 1999, Charles D. Jones and Karen R. Jones, executed a Deed of Trust to First Title Corporation, Trustee for Paradigm Mortgage Association, Beneficiary, recorded in **Land Deed of Trust Book 1105 at Page 738** in the office of the Chancery Clerk of Desoto County at Hernando, Mississippi which was assigned by Assignment of Deed of Trust, dated September 26, 2000 executed by Paradigm Mortgage Associates, Inc. to Travelers Bank & Trust, FSB, recorded in Land Deed of Trust Book 1264 at Page 438 in the Office of the Chancery Clerk of Desoto County at Hernando, Mississippi; and

WHEREAS, on December 11, 2000, Travelers Bank & Trust, FSB substituted Stephen E. Gardner in the place and stead of First Title Corporation, the trustee named in said Deed of Trust, said Substitution of Trustee being recorded in Land Deed of Trust Book 1272 at Page 764 of the records of the Chancery Clerk of said County; and

WHEREAS, default having been made in the payment of said indebtedness as it fell due; and,

WHEREAS, the undersigned was called upon to execute the trust therein contained, the owner of the indebtedness secured by the Deed of Trust having declared it due and payable, and to sell said property under the provisions of said Deed of Trust for the purpose of raising said sum so secured and unpaid, together with the expenses of selling same, including attorney's fees; and,

WHEREAS, a Substituted Trustee's Notice of Sale was posted at the front door of the Desoto County Courthouse located at 2535 Highway 51 South, Hernando, Mississippi, according to law and a Substituted Trustee's Notice of Sale was duly advertised according to law in The

DeSoto Times Today, a newspaper having a general circulation in Desoto County, Mississippi, on January 9, 16, 23 and 30, 2001, as evidenced by the Proof of Publication attached hereto; and

WHEREAS, Anthony Nowak, as authorized agent of the undersigned, between the hours of 11:00 O'clock A.M. and 4:00 O'clock P.M. on the **31st day of January, 2001**, did offer the property described in the said Deed of Trust and described hereinbelow to the highest bidder for cash and Travelers Bank & Trust, FSB became the highest bidder, having bid the sum of Seventy Two Thousand One Hundred Dollars and No/100 Dollars (\$72,100.00) for the said property, and the said property was struck off to Travelers Bank & Trust, FSB.

NOW, THEREFORE, in consideration of the premises and the sum of Seventy Two Thousand One Hundred Dollars and No/100 Dollars (\$72,100.00), I, **STEPHEN E. GARDNER**, Substituted Trustee under the terms of said Deed of Trust, do hereby convey and grant unto Travelers Bank & Trust, FSB the following described land and property, being the same land and property described in the aforesaid Deed of Trust dated April 19, 1999, recorded in **Land Deed of Trust Book 1105 at Page 738**, situated in Desoto County, Mississippi, to-wit:

Lot 239, Section B, Buena Vista Lakes Subdivision, situated in Section 13, Township 4 South, Range 8 West, as shown on plat of record in Plat Book 5, Page 10-11, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property. This being the same property conveyed to grantors, herein by Warranty Deed of record in Book 301, Page 67, in the Chancery Clerk's Office of Desoto County, Mississippi.

The undersigned conveys only such title as is vested in him as Trustee of the Deed of Trust aforesaid.

WITNESS my signature, this the 6th day of February, 2001.

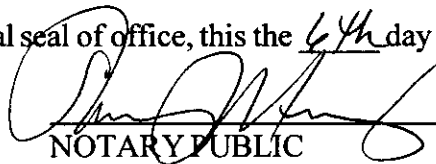


 STEPHEN E. GARDNER, SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI
 COUNTY OF HINDS

PERSONALLY appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named **STEPHEN E. GARDNER**, Substituted Trustee, who acknowledged to me that in his capacity as Substituted Trustee he signed, executed and delivered the above and foregoing instrument of writing on the day and year therein mentioned, being first duly authorized so to do.

GIVEN under my hand and official seal of office, this the 6th day of February, 2001.



 NOTARY PUBLIC

My Commission Expires:

11/20/04

GRANTOR'S ADDRESS: 7467 New Ridge Road
 Hanover, Maryland 21076

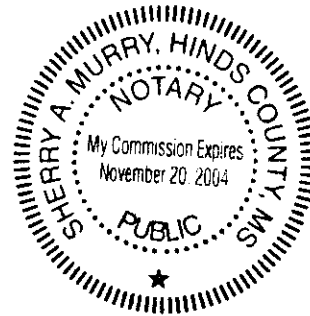
TELEPHONE NUMBER: (410) 689-1245

GRANTEE'S ADDRESS: 7467 New Ridge Road
 Hanover, Maryland 21076

TELEPHONE NUMBER: (410) 689-1245

Document Prepared By:

Young, Williams, Henderson & Fuselier, P.A.
 Stephen E. Gardner, Esq.
 Post Office Box 23059
 Jackson, Mississippi 39225-3059
 (601) 948-6100





PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI COUNTY OF DESOTO

Judy Douglas personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE, OF SALE

WHEREAS, on the 19th day of April, 1999, Charles D. Jones and Karen R. Jones, executed a Deed of Trust to First Title Corporation, Trustee for Paradigm Mortgage Association, Beneficiary, recorded in Land Deed of Trust Book 1105 at Page 738 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi which was assigned by Assignment of Deed of Trust, dated September 26, 2000 executed by Paradigm Mortgage Associates, Inc. to Travelers Bank & Trust, FSB, recorded in Land Deed of Trust Book 1264 at Page 438 in the Office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, on December 11, 2000, Travelers Bank & Trust, FSB substituted Stephen E. Gardner in the place and stead of First Title Corporation, the trustee named in said Deed of Trust, said Substitution of Trustee being recorded in Land Deed of Trust Book 1272 at Page 764 of the records of the Chancery Clerk of said County; and

WHEREAS, default having been made in the performance of the conditions and stipulations set forth by said Deed of Trust, and having been requested to do so by Travelers Bank & Trust, FSB, the holder of the indebtedness secured and described by said Deed of Trust, notice is hereby given that I, Stephen E. Gardner, Substituted Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public outcry to the highest and best bidder for cash, between the hours of 11:00 O'clock A.M. and 4:00 O'clock P.M., at the front door of the DeSoto County Courthouse located at 2635 Highway 51 South, Hernando, MS 38632, on the 31st day of January, 2001, the following described land and property, being the same land and property described in the aforesaid Deed of Trust dated April 19, 1999, recorded in Land Deed of Trust Book 1105 at Page 738, situated in DeSoto County, Mississippi, to-wit:

Lot 239, Section B, Buena Vista Lakes Subdivision, situated in Section 13, Township 4 South, Range 8 West, as shown on plat of record in Plat Book 5, Page 10-11, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is

hereby made for a particular description of said property. This being the same property conveyed to grantors, herein by Warranty Deed of record in Book 301, Page 67, in the Chancery Clerk's Office of DeSoto County, Mississippi.

The undersigned believes that his title as such Substituted Trustee is good, but he will convey only such title as is vested in him by the Deed of Trust aforesaid.

WITNESS the signature of the Substituted Trustee, this the 27th day of December, 2000.

Stephen E. Gardner, Substituted Trustee

Young, William R. Anderson & Fuselier, P.A.
P.O. Box 23059
Jackson, MS 39205-0059
(601) 949-3100
Jan. 9, 16, 23, 30, 2001

Volume No. 106 on the 9 day of Jan., 2001

Volume No. 106 on the 16 day of Jan., 2001

Volume No. 106 on the 23 day of Jan., 2001

Volume No. 106 on the 30 day of Jan., 2001

Volume No. _____ on the _____ day of _____, 2001

Judy Douglas
(TITLE)

Sworn to and subscribed before me, this 30 day of Jan., 2001

Barbara C. Benke

BY Notary Public

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: OCT. 31, 2002
BONDED THRU HEIDEN, BROOKS & GARLAND, INC.

A. Single first insertion of 481 words @ .12 \$ 57.72
B. 3 subsequent insertions of 1443 words @ .10 \$ 144.30
C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 205.02